

APR 08 2004

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Date of Deposit:	4/8/2004	Name of Person Making the Deposit:	Rhonda Dunn	Signature of the Person Making the Deposit:
			<i>Rhonda Dunn</i>	

In re Application of: Shao, et al**Serial No. :** 09/607,747**Filed:** 30 June 2000**Title:** Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical Information and Account Events**Docket No.:** ISAA0050**Art Unit:** 3624**Examiner:** N. Subramanian

April 8, 2004

Commissioner for Patents
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Re: Response to Office Action**To:** United States Patent and Trademark Office**Fax:** (703) 872-9306**Attention:** N. Subramanian, Art Unit 3624**Re:** Response to Office Action**Pages (including coversheet):** 16

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**Attached to this facsimile coversheet please find the following document:**

- Response (15 pages)

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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**RESPONSE**

Sir:

This is a Response to the Final Office Action, dated 10 February 2004, for the above-

identified patent application. Attached hereto is an Amendment to the Claims.

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